

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Deborah Riley
 Debtor

Case No. 17-18014-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.

db
 14020363 +Deborah Riley, 6017 Osage Ave., Philadelphia, PA 19143-1121
 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 14020364 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 S Louis, MO 63179-0040
 14020369 DAWN REALTOR, 60 S. 60TH ST, Philadelphia, PA 19143
 14020371 +First Bank Puerto Rico, Attn: Bankruptcy, 9795 S Dixie Hwy, Pinecrest, FL 33156-2806
 14032976 +MIDFIRST BANK, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 710 Market Street,
 Suite 5000, Philadelphia, PA 19106-2312
 14020373 +SST/Columbus Bank & Trust, Po Box 3997, Saint Joseph, MO 64503-0997
 14020380 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424
 14020381 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Mar 17 2018 01:38:31 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 17 2018 01:37:47
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 17 2018 01:38:12 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14020360 +EDI: AFNIRECOVERY.COM Mar 17 2018 05:28:00 Afni, Attn: Bankruptcy, Po Box 3097,
 Bloomington, IL 61702-3097
 14020361 +EDI: BANKAMER.COM Mar 17 2018 05:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
 Greensboro, NC 27420-6012
 14020362 +EDI: CAPITALONE.COM Mar 17 2018 05:28:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14020365 +EDI: WFNNB.COM Mar 17 2018 05:28:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14020366 +EDI: WFNNB.COM Mar 17 2018 05:28:00 Comenity Bank/womnwthn, 4590 E Broad St,
 Columbus, OH 43213-1301
 14020367 +EDI: WFNNB.COM Mar 17 2018 05:28:00 Comenity Capital Bank/HSN, Po Box 182125,
 Columbus, OH 43218-2125
 14020368 +EDI: CONVERGENT.COM Mar 17 2018 05:28:00 Convergent Outsourcing, Inc, Po Box 9004,
 Renton, WA 98057-9004
 14020370 +EDI: BLUESTEM Mar 17 2018 05:28:00 Fingerhut, 6250 Ridgewood Rd,
 St Cloud, MN 56303-0820
 14020805 +EDI: PRA.COM Mar 17 2018 05:28:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14020372 +EDI: SWCR.COM Mar 17 2018 05:28:00 Southwest Credit Systems,
 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
 14020374 +EDI: RMSC.COM Mar 17 2018 05:28:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14020375 +EDI: RMSC.COM Mar 17 2018 05:28:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14020376 +EDI: RMSC.COM Mar 17 2018 05:28:00 Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 14020377 +EDI: RMSC.COM Mar 17 2018 05:28:00 Synchrony Bank/ShopNBC, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14020378 +EDI: RMSC.COM Mar 17 2018 05:28:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060
 14020379 +EDI: WTRRN BANK.COM Mar 17 2018 05:28:00 Target, C/O Financial & Retail Srvs,
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
TIMOTHY ZEARFOSS on behalf of Debtor Deborah Riley tzearfoss@aol.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Deborah Riley</u>	Social Security number or ITIN	xxx-xx-9948
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18014-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deborah Riley

3/15/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.